

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Eastern District of Wisconsin</b>		<b>Voluntary Petition</b>															
Name of Debtor (if individual, enter Last, First, Middle): <b>Cade, Nathaniel Jr.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Cade, Amy A.</b>															
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>FKA Amy A. Bradley</b>															
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-8278</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-3781</b>															
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>4411 N. Ardmore Ave.</b> <b>Milwaukee, WI 53211</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>4411 N. Ardmore Ave.</b> <b>Milwaukee, WI 53211</b>															
County of Residence or of the Principal Place of Business: <b>Milwaukee</b>		County of Residence or of the Principal Place of Business: <b>Milwaukee</b>															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):															
Location of Principal Assets of Business Debtor (if different from street address above):																	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																	
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																	
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding															
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.															
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																	
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49		50-99	100-199	200-999	1000-over											
<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <span style="float: right;"><b>FORM B1, Page 2</b></span> <b>Cade, Nathaniel Jr.</b> <b>Cade, Amy A.</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

<b>Signatures</b>	
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.                  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <p><b>X</b> </p> <p>Signature of Debtor <b>Nathaniel Cade, Jr.</b></p> </div> <div style="width: 40%;"> <p><b>X</b> </p> <p>Signature of Joint Debtor <b>Amy A. Cade</b></p> </div> </div> <div style="margin-top: 10px;"> <p>Telephone Number (If not represented by attorney) _____</p> <p style="text-align: center;"><b>6-1-05</b></p> <p>Date _____</p> </div> </div> <div style="margin-top: 10px;"> <p style="text-align: center;"><b>Signature of Attorney</b></p> <p><b>X</b> </p> <p>Signature of Attorney for Debtor(s)  <b>Bruce A. Lanser 1003952</b></p> <p>Printed Name of Attorney for Debtor(s)  <b>LANSER LAW OFFICE</b></p> <p>Firm Name  <b>Mezzanine Suite 140</b>  <b>205 East Wisconsin Avenue</b>  <b>Milwaukee, WI 53202</b></p> <p>Address  <b>414/272-5700 Fax: 414/272-5799</b></p> <p>Telephone Number  <b>6-1-05</b></p> <p>Date _____</p> </div>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 40%;"> <p><b>X</b> </p> <p>Signature of Attorney for Debtor(s)  <b>Bruce A. Lanser</b></p> </div> <div style="width: 40%;"> <p style="text-align: right;"><b>6/1/05</b></p> <p style="text-align: right;">Date</p> </div> </div> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p> <hr/> <p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer _____</p> <p>Social Security Number (Required by 11 U.S.C. § 110(c).) _____</p> <p>Address _____</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <div style="margin-top: 10px;"> <p><b>X</b> _____</p> <p>Signature of Bankruptcy Petition Preparer</p> <p>_____</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p> </div>

<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.                  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="margin-top: 10px;"> <p><b>X</b> _____</p> <p>Signature of Authorized Individual</p> <p>_____</p> <p>Printed Name of Authorized Individual</p> <p>_____</p> <p>Title of Authorized Individual</p> <p>_____</p> <p>Date</p> </div>	
---	--

**United States Bankruptcy Court**  
**Eastern District of Wisconsin**

In re **Nathaniel Cade, Jr.,**  
**Amy A. Cade**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	310,200.00		
B - Personal Property	Yes	4	173,847.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		341,209.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		52,516.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		267,811.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			8,293.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,097.00
Total Number of Sheets of ALL Schedules		21			
Total Assets			484,047.00		
Total Liabilities				661,536.00	

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
homestead located at: 4411 N. Ardmore Ave. Shorewood, WI 53211 Subject to: 1. Homecomings Financial, \$308,215 2. US Bank, \$30,985 Value based on appraisal dated 7/9/04 of \$330,000 less 6% cost of sale. Purchase price from July 2004 of \$310,000. 2004 real estate tax bill value was \$291,400.	fee simple	C	310,200.00	339,200.00

Sub-Total > **310,200.00** (Total of this page)

Total > **310,200.00**

0 continuation sheets attached to the Schedule of Real Property

Case 05-29354-svk Doc 2 Filed 06/02/05 Page 4 of 46 (Report also on Summary of Schedules)

DOCUMENT NO.

## WARRANTY DEED

DOC. #  
08847027REGISTER'S OFFICE 1 SS  
Milwaukee County, WI

RECORDED AT 01:48PM

08/20/2004

JOHN LA FAVE  
REGISTER OF DEEDS

AMOUNT: 11.00

THIS DEED, made between Jeanne E. Gahn, a single person, Grantor and Nathaniel Cade, Jr. and Amy A. Cade, husband and wife, Grantee,

WITNESSETH, That the said Grantor, for a valuable consideration conveys to Grantee the following described real estate in Milwaukee County, Wisconsin:

TRANSFER  
\$930.00  
FEE

## RECORDING

Return to

Nathaniel and Amy Cade  
4411 N. Ardmore Ave  
Shorewood, WI 53211

Parcel Identification Number (PIN): 236-0473

Lot 27, in Block 12, in Palo Alto, according to the recorded plat thereof, in the Village of Shorewood, Milwaukee County, Wisconsin.

This is homestead property.

Together with all and singular the hereditaments and appurtenances thereunto belonging; Grantor warrants that the title is good, indefeasible in fee simple and clear of encumbrances except: Municipal and zoning ordinances and agreements entered under them, recorded easements for the distribution of utility and municipal services, recorded building and use restrictions and covenants, and general taxes levied in the year hereof, and will warrant and defend the same.

Dated this 26 day of July, 2004.

Jeanne E. Gahn (Seal)  
Jeanne E. Gahn

\_\_\_\_ (Seal)

\_\_\_\_ (Seal)

\_\_\_\_ (Seal)

## AUTHENTICATION

Signature(s) \_\_\_\_\_

authenticated this \_\_\_\_\_ day of, \_\_\_\_\_ 20 \_\_\_\_\_

TITLE: MEMBER STATE BAR OF WISCONSIN

(If not, \_\_\_\_\_  
authorized by § 706.06, Wis. Stats.)

THIS INSTRUMENT WAS DRAFTED BY  
Mark Reel

## ACKNOWLEDGEMENT

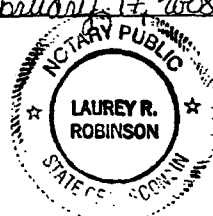
STATE OF WISCONSIN )  
Milwaukee County. )

Personally came before me this 26<sup>th</sup>  
day of July, 2004 the above named Jeanne  
E. Gahn to me known to be the person(s) who  
executed the foregoing instrument and  
acknowledge the same.

Laurey R. Robinson  
Notary Public, Milwaukee County, Wis.  
My Commission is permanent. (If not state  
expiration date: February 17, 2008)

\* Names of persons signing in any capacity should be typed or printed below their signatures.

STATE BAR OF WISCONSIN  
FORM No. 1 - 1998





VILLAGE OF SHOREWOOD  
VILLAGE TREASURER  
3930 NORTH MURRAY AVE  
SHOREWOOD, WI 53211-2385

State of Wisconsin  
2004 REAL ESTATE PROPERTY TAX  
SHOREWOOD VILLAGE  
MILWAUKEE COUNTY

Comp# 181-00526-0000  
Parc # 236-0473-000

Bill No: 514

Full Payment of: 7350.15  
or First Installment of: 3617.33  
Due on or Before: January 31, 2005  
Make Check Payable to: VILLAGE OF SHOREWOOD

Computer Number: 181-00526-0000

Parcel Number:

236-0473-000

VILLAGE OF SHOREWOOD  
PAID IN FULL

JEANNE E

GAHN

CADE,

% MAX GREGG NATHANIEL

DEC 31 2004

1951 N 122ND ST

WAUWATOSA, WI 53226

Village Treasurer

RETURN THIS ENTIRE STATEMENT WITH PAYMENT TO RECEIVE A RECEIPT

Assessed Value Land	Ass'd Value Improvements	Total Assessed Value	Ave.Assmnt. Ratio		Net Assessed Value Rate (Does not Reflect Lottery Credit)
63000	158200	221200	75.92%		.033750649
Est. Fair Mkt. Land	Est. Fair Mkt. Improvement	Total Est. Fair Mkt.	<input type="checkbox"/>	As far in this box means unpaid prior year taxes	School taxes reduced by school levy tax credit
83000	208400	291400			460.18

Taxing Jurisdiction	2003	2004	2003	2004	% Tax Change
	Est. State Aids Allocated Tax Dist	Est. State Aids Allocated Tax Dist	Net Tax	Net Tax	
STATE OF WISCONSIN			54.35	58.27	7.2
MILWAUKEE COUNTY	1541089	1528968	1637.06	1683.23	2.8
SHOREWOOD VILLAGE	1137191	1121250	1967.80	2021.02	2.7
MATC	564390	551318	536.62	564.94	5.3
COUNTY SALES TAX CRED			-338.59	-354.48	4.7
SHOREWOOD SCHOOL	6335419	6867553	3069.81	3044.85	-0.8
METRO SEWER			431.38	447.81	3.8
Total	9578089	10069089	7358.43	7465.64	1.5
		Lottery & Gaming Credit	112.68	115.49	2.5
		Net Property Tax	7245.75	7350.15	1.4

Computer Number: 181-00526-0000

Computer Number: 181-00526-0000

IMPORTANT: Correspondence should refer to PARCEL  
See reverse side for more information.

4411 N ARDMORE AV  
4- 7N-22E Acres: 0.000  
PALO ALTO SW 1/4 & E 1/2  
SEC 4-7-22 E., LOT 27 BLK 12

Full Payment Due On or Before January 31, 2005	O T H E R
\$7,350.15	
First Installment Due On or Before January 31, 2005	
\$3,617.33	
Second Installment Due On or Before March 31, 2005	TOTAL DUE For Full Payment Pay by: January 31, 2005 \$7,350.15
\$1,866.41	
Third Installment Due On or Before May 31, 2005	
\$1,866.41	Warning: If not paid by due date, installment option is lost and total tax is delinquent & subject to interest & penalty (See Reverse).

CONRAD & COMPANY  
REALTY APPRAISALS & SALES



**APPRAISAL OF REAL PROPERTY**

**LOCATED AT:**

4411 N Ardmore Ave  
Palo Alto SW 1/4 & E 1/2 Sec 4-7-22 E., Lot 27 Blk 12  
Shorewood, WI 53211-1419

**FOR:**

GSF Mortgage Corp.  
19435 W Capitol Drive  
Brookfield, WI 53005

**AS OF:**

July 09, 2004

**BY:**

Rich W Conrad  
Wisconsin Certified Residential Appraiser #1240-009  
116 W Grand Avenue  
Port Washington, WI 53074  
Phone: 262-284-1818  
Fax: 262-284-9218

SUBJECT INFORMATION	Subject Address	4411 N Ardmore Ave
	Legal Description	Palo Alto SW 1/4 & E 1/2 Sec 4-7-22 E., Lot 27 Blk 12
	City	Shorewood
	County	Milwaukee
	State	WI
	Zip Code	53211-1419
	Census Tract	0801.00
	Map Reference	044N 008E
SALES PRICE	Sale Price	\$ 310,000
	Date of Sale	Unknown
CLIENT	Borrower / Client	Cade, Nathaniel & Amy
	Lender	GSF Mortgage Corp.
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,698
	Price per Square Foot	\$ 114.90
	Location	Ave/Suburban
	Age	1951
	Condition	Ave/Min Updates
	Total Rooms	8
	Bedrooms	4
	Baths	3.0
APPRAISER	Appraiser	Rich W Conrad
	Date of Appraised Value	July 09, 2004
VALUE	Final Estimate of Value	\$ 330,000.00



NEIGHBORHOOD

Sale Price \$	310,000	Date of Sale	Unknown	Description and \$ amount of loan charges/concessions to be paid by seller	N/A
Lender/Client	GSF Mortgage Corp.			Address 19435 W Capitol Drive, Brookfield, WI 53005	
Appraiser	Rich W Conrad			Address 116 W Grand Avenue, Suite #210, Port Washington, WI 53074	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant occupancy	Single family housing
Built up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner	PRICE \$ (000) 150 Low 0
Growth rate	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	AGE (yrs) 650+ High 75+
Property values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	Predominant
Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	<input type="checkbox"/> Vac. (over 5%)	250+ 25+
Marketing time	<input checked="" type="checkbox"/> Under 3 mos.	<input type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.		

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood boundaries and characteristics: Subject property is located in the Village of Shorewood a suburb of the City of Milwaukee.

Neighborhood boundaries are best described as the entire village. (See Neighborhood Map)

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):

Property is located within the Village of Shorewood. Immediate location is in a primarily residential area. The City of Milwaukee borders to the west. The subject is within an area that provides easy accessibility to schools, churches, employment, parks, shopping, recreation and most other essentials and conveniences typical of a suburban environment.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

The Subject Property's neighborhood appears to be stable and not a transitional area. Demand (for single family residences) and supply appear to be in balance, and overall, values in the Village of Shorewood and surrounding communities have been appreciating steadily. There is no indication of any unusual seller concessions, and estimated marketing time for the Subject Property (as-is, as of the appraisal effective date) is 0-180 days.

PUD

Project Information for PUDs (If applicable) - Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☐ No

Approximate total number of units in the subject project

Approximate total number of units for sale in the subject project

Describe common elements and recreational facilities:

SITE

Dimensions	51' x 119'			Topography	Generally Level		
Site area	6,069/139 of an acre			Size	Average for Area		
Specific zoning classification and description	Residential District			Shape	Rectangular		
Zoning compliance	<input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal nonconforming (Grandfathered use)	<input type="checkbox"/> Illegal	Drainage	Appears Adequate		
Highest & best use as improved:	<input checked="" type="checkbox"/> Present use	<input type="checkbox"/> Other use (explain)		View	Residential		
Utilities	Public	Other	Off-site Improvements	Type	Public	Private	Landscaping
Electricity	<input checked="" type="checkbox"/>		Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ave/Good-Mature
Gas	<input checked="" type="checkbox"/>		Curb/gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Driveway Surface
Water	<input checked="" type="checkbox"/>		Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	None (Alley)
Sanitary sewer	<input checked="" type="checkbox"/>		Street lights	Yes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Apparent easements
Storm sewer	<input checked="" type="checkbox"/>		Alley	Rear	<input checked="" type="checkbox"/>	<input type="checkbox"/>	None noted
							FEMA Special Flood Hazard Area
							<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
							FEMA Zone C Map Date 8/11/1978
							FEMA Map No. 5502820001B

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):

No adverse easements or encroachments noted at time of inspection.

DESCRIPTION OF IMPROVEMENTS

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
No. of Units	One	Foundation	Concrete Block	Slab	20%	Area Sq. Ft.	Partial	Roof	Unknown <input type="checkbox"/>
No. of Stories	Two	Exterior Walls	Wood/Brick	Crawl Space	None	% Finished	Minimal	Ceiling	Unknown <input type="checkbox"/>
Type (Det./Att.)	Detached	Roof Surface	Compos shngls	Basement	80%	Ceiling	Joists	Walls	Unknown <input type="checkbox"/>
Design (Style)	Colonial	Gutters & Dwnspts.	Metal	Sump Pump	None	Walls	Block	Floor	None <input type="checkbox"/>
Existing/Proposed	Existing	Window Type	Double Hung	Dampness	No Adverse	Floor	Carpet/Conc	None	<input type="checkbox"/>
Age (Yrs.)	1951	Storm/Screens	AluminumCmbo	Settlement	No Adverse	Outside Entry	None	Unknown	<input checked="" type="checkbox"/>
Effective Age (Yrs.)	25	Manufactured House	No	Infestation	None Noted				

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												Partial
Level 1		1	Area	1		1		1	1.0	X		1,395
Level 2					1			3	2.0			1,304

Finished area above grade contains: 8 Rooms; 4 Bedroom(s); 3.0 Bath(s); 2,698 Square Feet of Gross Living Area

INTERIOR		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE:	
Floors	Carpet/Vinyl/HdWd	Type	FWA	Refrigerator	<input type="checkbox"/>	None	<input type="checkbox"/>	Fireplace(s) #	FP <input checked="" type="checkbox"/>	None	<input type="checkbox"/>
Walls	Drywall	Fuel	Natrl Gas	Range/Oven	<input type="checkbox"/>	Stairs	<input type="checkbox"/>	Patio	<input type="checkbox"/>	Garage	# of cars
Trim/Finish	Stn/Pnt/Wood	Condition	Average	Disposal	<input checked="" type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Deck	<input type="checkbox"/>	Attached	
Bath Floor	Vinyl/Ctile	COOLING		Dishwasher	<input type="checkbox"/>	Scuttle	<input checked="" type="checkbox"/>	Porch	Stoop <input checked="" type="checkbox"/>	Detached	2
Bath Wainscot	Modular/Ctile	Central	CAC	Fan/Hood	<input type="checkbox"/>	Floor	<input type="checkbox"/>	Fence	<input type="checkbox"/>	Built-in	
Doors	Flush	Other	None	Microwave	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Pool	<input type="checkbox"/>	Carport	
All surfaces	Average	Condition	Average	Washer/Dryer	<input type="checkbox"/>	Finished	<input type="checkbox"/>			Driveway	

Additional features (special energy efficient items, etc.): Colonial home with 4 bedrooms and 3.0 bath. Good functional floor plan. Cedar Closet in the basement. Home has had minimal updating and is in average condition.

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.:

Home is in

COSTAL	Total Estimated Cost New .....			= \$	308,380
	Less	Physical	Functional	External	
	Depreciation	102,783			= \$ 102,783
	Depreciated Value of Improvements .....			= \$	205,597
	"As-is" Value of Site Improvements .....			= \$	7,500
	INDICATED VALUE BY COST APPROACH .....			= \$	338,097

\*\*Estimated reproduction cost new is based on input from Marshall & Swifts/Boeckhs 2002 Residential Cost Guide, Appraiser Files and Appraiser's general knowledge of area building costs.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
4411 N Ardmore Ave		2625 E Olive Street		4330 N Wildwood Ave		2400 E Olive Street	
Address Shorewood		Shorewood		Shorewood		Shorewood	
Proximity to Subject		7 Blocks East		2 Blocks Southwest		6 Blocks East	
Sales Price	\$ 310,000	\$ 327,500.00		\$ 329,000.00		\$ 300,000.00	
Price/Gross Living Area	\$ 114.90	\$ 181.34		\$ 171.35		\$ 169.68	
Data and/or Verification Source	Extr & Intr Inspec Homeown & Assr	MLS#662453 & Exterior Insp. Local Assessment Files		MLS#672451 & Exterior Insp. Local Assessment Files		MLS#694207 & Exterior Insp. Local Assessment Files	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Sales or Financing		Conventional	0	Conventional	0	Conventional	0
Concessions		None Disclosed	0	None Disclosed	0	None Disclosed	0
Date of Sale/Time		01-04/DOM:114	0	12-03/DOM:18	0	06-04/DOM:30	0
Location	Ave/Suburban	Ave/Suburban	0	Ave/Suburban	0	Ave/Suburban	0
Leasehold/Fee Simple	Fee Simple	Fee Simple	0	Fee Simple	0	Fee Simple	0
Site	.139 of an acre	.192 of an acre	0	.162 of an acre	0	.098 of an acre	0
View	Residential	Residential	0	Residential	0	Residential	0
Design and Appeal	Colonial	Colonial	0	Colonial	0	Colonial	0
Quality of Construction	Average	Average	0	Average	0	Average	0
Age	1951	1951	0	1936	0	1918	0
Condition	Ave/Min Updates	Gd/Many Updates	-25,000	Gd/Many Updates	-25,000	Ave/Min Updates	0
Above Grade	Total Bdrms: Baths	Total Bdrms: Baths		Total Bdrms: Baths		Total Bdrms: Baths	
Room Count	8 4 3.0	6 3 1.5	+7,500	6 3 1.5	+7,500	7 3 1.0	+10,000
Gross Living Area	2,698 Sq. Ft.	1,806 Sq. Ft.	+22,500	1,920 Sq. Ft.	+19,500	1,768 Sq. Ft.	+23,000
Basement & Finished	Partial	Full	0	Full	0	Full	0
Rooms Below Grade	Minimal	Bath	-3,000	None	0	.5 Bath	-2,000
Functional Utility	Average	Average	0	Average	0	Average	0
Heating/Cooling	FWA/CAC	FWA/CAC	0	FWA/CAC	0	HtWt/noCAC	+2,000
Energy Efficient Items	Ave for Age	Ave for age	0	Ave for age	0	Ave for age	0
Garage/Carport	2 Car Det	2 Car Att	0	2 Car Det	0	2 Car Att	0
Porch, Patio, Deck, Fireplace(s), etc.	None	Patio/Deck	-3,000	None	0	None	0
Fence, Pool, etc.	None	None	+2,000	FP	0	FP	0
Landscaping	None	None	0	Fence	-500	Fence	-500
Net Adj. (total)	Ave/Gd/Mature	Ave/Gd/Mature	0	Ave/Gd/Mature	0	Ave/Gd/Mature	0
Adjusted Sales Price of Comparable		Net 0.3 % Gross 19.2 % \$ 328,500		Net 0.5 % Gross 16.0 % \$ 330,500		Net 10.8 % Gross 12.5 % \$ 332,500	

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): The subject property and the three comparable sales are influenced by a similar economic environment. Most weight is given to comparable #3 due to fewest gross adjustments and similarity in condition. All three comps were similar in style and location (all three comps were within the Village of Shorewood). The subject property is larger than most homes in the immediate area and the gross living area adjustment for comparables is based on a conservative \$25 per square foot contributing value. Comparable sales are considered reliable indicators of the subjects appraised value.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source, for prior sales within year of appraisal	N/A	N/A	N/A	N/A
	Public Record	Public Record	Public Record	Public Record

Analysis of any current agreement of sale, option, or listing of subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: The subject property is under contract for purchase for \$310,000.00. No copy of the offer to purchase was provided by the lender.

INDICATED VALUE BY SALES COMPARISON APPROACH \$ 330,000  
 INDICATED VALUE BY INCOME APPROACH (if Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$

This appraisal is made ☒ "as is" ☐ subject to the repairs, alterations, inspections or conditions listed below ☐ subject to completion per plans & specifications.  
 Conditions of Appraisal: No warranty of the appraised property is given or implied. No liability is assumed for structural or mechanical components of the Subject Property, including well and septic systems, if applicable.  
 Final Reconciliation: All approaches were considered, while using the Cost and Sales Comparison Approaches. The most weight was placed on the Sales Approach, based on the typical motivation when purchasing a single family property. The Cost Approach provides support of estimated value.  
 The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/FNMA form 1004B (Revised 06-93).  
 I (WE) ESTIMATE THE MARKET VALUE AS OF THE DATE OF THIS REPORT AS OF July 09, 2004  
 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 330,000.00

RECONCILIATION

16  
DOC. #  
08847028

REGISTER'S OFFICE | SS  
Milwaukee County, WI

RECORDED AT 01:48PM

08/20/2004

Prepared by and When Recorded Return To:

JILL GOLLA  
GSF MORTGAGE CORPORATION  
15430 W. CAPITOL DRIVE, #100  
BROOKFIELD, WI 53005  
PARCEL NO. 236-0473

JOHN LA FAVE  
REGISTER OF DEEDS

AMOUNT: 41.00

[Space Above This Line For Recording Data]

LOAN NO. 238404B

## MORTGAGE

MIN 100310900000018121

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JULY 26, 2004, together with all Riders to this document.

(B) "Borrower" is

NATHANIEL CADE, JR. AND AMY A. CADE, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is

GSF MORTGAGE CORPORATION

Lender is a

DELAWARE

Lender's address is

15430 W. CAPITOL DRIVE, #100

BROOKFIELD, WI 53005

organized and existing under the laws of

(E) "Note" means the promissory note signed by Borrower and dated JULY 26, 2004

The Note states that Borrower owes Lender

THREE HUNDRED TEN THOUSAND AND 00/100

Dollars (U.S. \$ 310,000.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 1, 2034

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

NC

DOC-#  
08872909

REGISTER'S OFFICE | SS  
Milwaukee County, WI

RECORDED AT 10:03AM

09/27/2004

JOHN LA FAVE  
REGISTER OF DEEDS

AMOUNT 19.00

Return Address:

U.S. BANK CONSUMER FINANCE DIV.

16 NINTH AVE. NORTH  
HOPKINS, MN 55343-7617

Parcel Number: 236-0473

**MORTGAGE**

(With Future Advance Clause)

- ☐ Construction Mortgage. This is a Construction Mortgage which secures an obligation incurred for the construction of an improvement on the Property, which may include the Property's acquisition cost. This obligation provides for future advances made for the completion of the contemplated improvement on the mortgage Property.

State of Wisconsin

Space Above This Line For Recording Data

Loan No.: 00003000300200

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is August 27, 2004 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: NATHANIEL CADE JR AND AMY A CADE, HUSBAND AND WIFE

4411 N ARDMORE AVE, SHOREWOOD, WI 53211

LENDER:

U.S. BANK NATIONAL ASSOCIATION ND  
4325 - 17TH AVENUE SW, FARGO, ND 58103

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

SEE "ATTACHMENT A"

The property is located in MILWAUKEE at 4411 N ARDMORE AVE  
(County)  
SHOREWOOD, Wisconsin 53211  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 31,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security.

4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:

- A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

All amounts payable to Lender at any time under a U.S. BANK EQUILINE AGREEMENT dated 08/27/04, signed by AMY A CADE. The length of the repayment period and the maturity date will depend on the amounts owed at the beginning of the repayment period, but it will end no later than the maturity date of 9/1/2029.

- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced, and whether or not the purpose of the future advances or future obligations is related to the purpose of the Secured Debt. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

WISCONSIN - HOME EQUITY LINE OF CREDIT MORTGAGE (NOT FOR RMA, FLMC, FIA OR VA USE)

© 1994 Bankers Systems, Inc., St. Cloud, MN Form OCP-REMIG-WI 10/7/98

WMP -C465(WI) (0001).01

WMP MORTGAGE FORMS - (800)521-7291

(N) (page 1 of 1)



In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		M & I Bank, checking, \$6,140	C	6,140.00
		M & I Bank, money market, \$5	C	5.00
		US Bank, checking, \$6	C	6.00
		US Bank, money market, \$0	C	0.00
		Sharebuilder, investment account, \$50	C	50.00
		Navy Federal Credit Union, checking and savings, \$11	C	11.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		3 tv's, \$325; stereo, \$10; VCR/DVD, \$50; 3 couches, \$500; 3 chairs, \$400; tables, \$50; lamps, \$400; kitchen set, \$100; dining set, \$500; stove, \$125; refrigerator, \$200; microwave, \$50; cooking utensils, \$25; desk, \$400; master bedroom, \$100; children's bedroom furniture, \$500; vacuum cleaner, \$20; washer & dryer, \$200; computer & printer, \$325; lawn & garden equipment, \$150; snowblower, \$75; patio furniture, \$50; tools, \$200; entertainment center, \$300	C	5,055.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CD's, \$200; DVD's, \$125; baseball cards, \$250; comic books, \$100; pictures, \$100	C	775.00
6. Wearing apparel.		wearing apparel, no resale value, \$0	C	0.00

Sub-Total > **12,042.00**  
(Total of this page)

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		stoll, \$25; jewelry, \$60; wedding/engagement set, \$2,050	C	2,135.00
8. Firearms and sports, photographic, and other hobby equipment.		treadmill, \$100; 3 sets of golf clubs, \$105; 3 cameras, \$90; bicycles and baby jogger, \$180	C	475.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term policy through Northwestern Mutual, no cash value, Nathaniel, \$0	C	0.00
		term policy through Northwestern Mutual, no cash value, Amy, \$0	C	0.00
		group term life insurance through employer, Nathaniel, no cash value, \$0	C	0.00
		group term life insurance through employer Nathaniel's employer, Amy, no cash value, \$0	C	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Roth IRA, Amy, T.Rowe Price, \$1,286	C	1,286.00
		Roth IRA, State Street Bank & Trust, Nathaniel, \$999	C	999.00
		Michael Best & Friedrich, LLP Employees Retirement Plan, Nathaniel, \$143,710	C	143,710.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Time To Kiln, LLC; Nathaniel 50% membership; Amy 50% membership; no value; debts exceed value of assets. Assets include: kiln, \$250; shelving, \$150; fax machine, \$20; computer, \$00.	C	0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			

Sub-Total > **148,605.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

Case 05-29354-svk Doc 2 Filed 06/02/05 Page 14 of 46



In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Saab, \$3,485</b>	<b>C</b>	<b>3,485.00</b>
		<b>2002 Pontiac Montana, \$9,715</b>	<b>C</b>	<b>9,715.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			

Sub-Total > **13,200.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

Case 05-29354-svk Doc 2 Filed 06/02/05 Page 15 of 46

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
**(Continuation Sheet)**

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **173,847.00**

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Case 05-29354-svk Doc 2 Filed 06/02/05 Page 16 of 46

(Report also on Summary of Schedules)



**Kelley Blue Book**  
THE TRUSTED RESOURCE  
kbb.com

HOME

NEW CARS

**USED CARS**

REVIEWS &amp; RATINGS

ADVICE

FINANCING &amp; INSURANCE

&gt; Quick Dealer Price Quote

&gt; Search Used Car Listings

&gt; List Your Car for Sale

advertisement

**BLUE BOOK\* TRADE-IN VALUE**

Wisconsin • May 4, 2005

**1997 Saab 9000 CS Hatchback 4D****Engine:** 4-Cyl. 2.3L Turbo**Trans:** Automatic**Drive:** Front Wheel Drive**Mileage:** 69,800**Equipment**

Air Conditioning  
Power Steering  
Power Windows  
Power Door Locks  
Tilt Wheel

Cruise Control  
AM/FM Stereo  
Cassette  
Dual Front Air Bags  
ABS (4-Wheel)

Leather  
Dual Power Seats  
Sliding Sun Roof  
Alloy Wheels

**Consumer Rated Condition:****Fair**

"Fair" condition means that the vehicle has some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition. This vehicle has a clean title history, the paint, body and/or interior need work performed by a professional. The tires may need to be replaced. There may be some repairable rust damage.

**Trade-In Value****List Your Car For Sale Online \$3,485**

Trade-in Value is what consumers can expect to receive from a dealer for a trade-in vehicle assuming an accurate appraisal of condition. This value will likely be less than the Private Party Value because the reselling dealer incurs the cost of safety inspections, reconditioning and other costs of doing business.

**NEXT STEP:** Get New Car Pricing**BLUE BOOK CLASSIFIEDS™**

List Your Car For Sale

For one low price your ad will appear on both kbb.com and cars.com. Plus over 175 other popular websites.



advertisement



**Kelley Blue Book**  
THE TRUSTED RESOURCE  
kbb.com

HOME

NEW CARS

**USED CARS**

REVIEWS &amp; RATINGS

ADVICE

FINANCING &amp; INSURANCE

&gt; Quick Dealer Price Quote

&gt; Search Used Car Listings

&gt; List Your Car for Sale

advertisement

## BLUE BOOK® TRADE-IN VALUE

Wisconsin • May 4, 2005

### 2002 Pontiac Montana Extended Minivan 4D



**Engine:** V6 3.4 Liter

**Trans:** Automatic

**Drive:** AWD

**Mileage:** 36,200

#### Equipment

7 Passenger Seating  
Air Conditioning  
Power Steering  
Power Windows  
Power Door Locks  
Tilt Wheel  
Cruise Control

AM/FM Stereo  
Cassette  
Single Compact Disc  
OnStar  
Dual Front Air Bags  
Front Side Air Bags  
ABS (4-Wheel)

Leather  
Dual Power Seats  
Quad Seating  
Roof Rack  
Privacy Glass  
Two-Tone Paint

## BLUE BOOK CLASSIFIEDS™

### List Your Car For Sale

For one low price your ad will appear on both kbb.com and cars.com, Plus over 175 other popular websites.



advertisement

[Search Listings for This Car](#)

[List Your Car For Sale Online](#)

[Quick New Car Price Quote](#)

[Free CARFAX Record Check](#)

[Auto Loans from 4.49% APR](#)

[Insurance Quote](#)

[Payment Calculator](#)

## Consumer Rated Condition:

**Good**

"Good" condition means that the vehicle is free of any major defects. This vehicle has a clean title history, the paint, body and interior have only minor (if any) blemishes, and there are no major mechanical problems. There should be little or no rust on this vehicle. The tires match and have substantial tread wear left. A "good" vehicle will need some reconditioning to be sold at retail. Most consumer owned vehicles fall into this category.

## Trade-In Value

[List Your Car For Sale Online](#) **\$9,715**

Trade-in Value is what consumers can expect to receive from a dealer for a trade-in vehicle assuming an accurate appraisal of condition. This value will likely be less than the Private Party Value because the reselling dealer incurs the cost of safety inspections, reconditioning and other costs of doing business.

[Get New Car Pricing](#)

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.  
☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Real Property</b>			
homestead located at: 4411 N. Ardmore Ave. Shorewood, WI 53211 Subject to: 1. Homecomings Financial, \$308,215 2. US Bank, \$30,985 Value based on appraisal dated 7/9/04 of \$330,000 less 6% cost of sale. Purchase price from July 2004 of \$310,000. 2004 real estate tax bill value was \$291,400.	11 U.S.C. § 522(d)(1)	0.00	310,200.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
M & I Bank, checking, \$6,140	11 U.S.C. § 522(d)(5)	6,140.00	6,140.00
M & I Bank, money market, \$5	11 U.S.C. § 522(d)(5)	5.00	5.00
US Bank, checking, \$6	11 U.S.C. § 522(d)(5)	6.00	6.00
US Bank, money market, \$0	11 U.S.C. § 522(d)(5)	0.00	0.00
Sharebuilder, investment account, \$50	11 U.S.C. § 522(d)(5)	50.00	50.00
Navy Federal Credit Union, checking and savings, \$11	11 U.S.C. § 522(d)(5)	11.00	11.00
<b>Household Goods and Furnishings</b>			
3 tv's, \$325; stereo, \$10; VCR/DVD, \$50; 3 couches, \$500; 3 chairs, \$400; tables, \$50; lamps, \$400; kitchen set, \$100; dining set, \$500; stove, \$125; refrigerator, \$200; microwave, \$50; cooking utensils, \$25; desk, \$400; master bedroom, \$100; children's bedroom furniture, \$500; vacuum cleaner, \$20; washer & dryer, \$200; computer & printer, \$325; lawn & garden equipment, \$150; snowblower, \$75; patio furniture, \$50; tools, \$200; entertainment center, \$300	11 U.S.C. § 522(d)(3)	5,055.00	5,055.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
CD's, \$200; DVD's, \$125; baseball cards, \$250; comic books, \$100; pictures, \$100	11 U.S.C. § 522(d)(3)	775.00	775.00
<b>Wearing Apparel</b>			
wearing apparel, no resale value, \$0	11 U.S.C. § 522(d)(3)	0.00	0.00
<b>Furs and Jewelry</b>			
stoll, \$25; jewelry, \$60; wedding/engagement set, \$2,050	11 U.S.C. § 522(d)(4) jewelry 11 U.S.C. § 522(d)(3) stoll	2,110.00 25.00	2,135.00

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
treadmill, \$100; 3 sets of golf clubs, \$105; 3 cameras, \$90; bicycles and baby jogger, \$180	11 U.S.C. § 522(d)(3)	475.00	475.00
<b><u>Interests in Insurance Policies</u></b>			
term policy through Northwestern Mutual, no cash value, Nathaniel, \$0	11 U.S.C. § 522(d)(7)	0.00	0.00
term policy through Northwestern Mutual, no cash value, Amy, \$0	11 U.S.C. § 522(d)(7)	0.00	0.00
group term life insurance through employer, Nathaniel, no cash value, \$0	11 U.S.C. § 522(d)(7)	0.00	0.00
group term life insurance through employer Nathaniel's employer, Amy, no cash value, \$0	11 U.S.C. § 522(d)(7)	0.00	0.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
Roth IRA, Amy, T.Rowe Price, \$1,286	11 U.S.C. § 522(d)(10)(E)	1,286.00	1,286.00
Roth IRA, State Street Bank & Trust, Nathaniel, \$999	11 U.S.C. § 522(d)(10)(E)	999.00	999.00
Michael Best & Friedrich, LLP Employees Retirement Plan, Nathaniel, \$143,710	11 U.S.C. § 522(d)(10)(E)	143,710.00	143,710.00
<b><u>Stock and Interests in Businesses</u></b>			
Time To Kiln, LLC; Nathaniel 50% membership; Amy 50% membership; no value; debts exceed value of assets. Assets include: kiln, \$250; shelving, \$150; fax machine, \$20; computer, \$00.	11 U.S.C. § 522(d)(5)	0.00	0.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1997 Saab, \$3,485	11 U.S.C. § 522(d)(5)	3,485.00	3,485.00
2002 Pontiac Montana, \$9,715	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	5,900.00 3,815.00	9,715.00



In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			<b>2004</b>					
<b>GE Capital Consumer Credit</b> <b>P.O. Box 960061</b> <b>Orlando, FL 32896-0061</b>		<b>C</b>	<b>PMSI</b> <b>carpeting</b>					
			Value \$ <b>0.00</b>				<b>2,009.00</b>	<b>2,009.00</b>
Account No.			<b>7/26/04</b>					
<b>Homecomings Financial</b> <b>P.O. Box 78426</b> <b>Phoenix, AZ 85062-8426</b>		<b>C</b>	<b>1st mortgage</b> <b>4411 N. Ardmore Ave., Shorewood, WI</b>					
			Value \$ <b>310,200.00</b>				<b>308,215.00</b>	<b>0.00</b>
Account No.			<b>8/27/04</b>					
<b>US Bank</b> <b>P.O. Box 790179</b> <b>Saint Louis, MO 63179-0179</b>		<b>C</b>	<b>2nd mortgage</b> <b>4411 N. Ardmore Ave., Shorewood, WI</b>					
			Value \$ <b>310,200.00</b>				<b>30,985.00</b>	<b>29,000.00</b>
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

**341,209.00**

Total  
(Report on Summary of Schedules)

**341,209.00**

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.			3/00-9/03					
IRS - Insolvency Unit Stop 5301 MIL 310 W. Wisconsin Ave. Milwaukee, WI 53203		C	Form 940 and 941 taxes for Time To Kiln, LLC	X	X		24,516.00	24,516.00
Account No.			2004					
Wisconsin Dept. of Revenue Special Procedures Unit P.O. Box 8901 Madison, WI 53708-8901		C	sales and withholding taxes for Time To Kiln, LLC				28,000.00	28,000.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							52,516.00	
Total (Report on Summary of Schedules)							52,516.00	

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>ADT Security Services c/o Atty. Richard B. Della Croce 9447 W. 144th Pl.; Ste. 100 Orland Park, IL 60462</b>	<b>C</b>	<b>2004 debt of Time To Kiln, LLC</b>				<b>204.00</b>
Account No.  <b>AES Graduate Loan Center (PHEAA) Harrisburg, PA 17130-0001</b>	<b>C</b>	<b>1993-1996 student loan</b>				<b>21,160.00</b>
Account No.  <b>BP Oil Processing Center Des Moines, IA 50360-0001</b>	<b>C</b>	<b>2005 charges on revolving credit card</b>				<b>150.00</b>
Account No.  <b>Capital One, FSB P.O. Box 790217 Saint Louis, MO 63179-0217</b>	<b>C</b>	<b>2002-2005 debt of Time To Kiln, LLC</b>				<b>1,560.00</b>
Subtotal (Total of this page)						<b>23,074.00</b>

4 continuation sheets attached

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Citibank P.O. Box 6000 The Lakes, NV 89163-0001</b>		<b>C</b>	<b>1994-2005 charges on revolving credit card; two accounts</b>				<b>32,000.00</b>
Account No.  <b>Citibank-Citi Business Card P.O. Box 6309 The Lakes, NV 88901-6309</b>		<b>C</b>	<b>1998-2004 debt of Time To Kiln, LLC</b>				<b>5,300.00</b>
Account No.  <b>Columbia St. Mary's Drawer 78408 Milwaukee, WI 53278</b>		<b>C</b>	<b>2004 medical services</b>				<b>850.00</b>
Account No.  <b>Core Comm Internet P.O. Box 742594 Cincinnati, OH 45274-2594</b>		<b>C</b>	<b>2004 debt of Time To Kiln, LLC</b>			<b>X</b>	<b>54.00</b>
Account No.  <b>Enerbank USA P.O. Box 26856 Salt Lake City, UT 84126-0856</b>		<b>C</b>	<b>2004 personal loan</b>				<b>8,250.00</b>
Sheet no. <b>1</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>46,454.00</b>

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.			<b>2004</b>				
<b>Exxon Mobil Company</b> <b>P.O. Box 4555</b> <b>Carol Stream, IL 60197-4555</b>		<b>C</b>	<b>charges on revolving credit card</b>				<b>225.00</b>
Account No.			<b>1995-2004</b>				
<b>Household Credit</b> <b>GM Mastercard</b> <b>P.O. Box 60106</b> <b>City Of Industry, CA 91716-0106</b>		<b>C</b>	<b>charges on revolving credit card</b>				<b>11,650.00</b>
Account No.			<b>2002</b>				
<b>Household Credit</b> <b>P.O. Box 4153-K</b> <b>Carol Stream, IL 60197-4153</b>		<b>C</b>	<b>charges on revolving credit card</b>				<b>3,353.00</b>
Account No.			<b>7/28/97 (original lease and per.guar.)</b>				
<b>Katz Properties, Inc.</b> <b>316 E. Silver Spring Dr.; Ste. 306</b> <b>Whitefish Bay, WI 53217</b>		<b>W</b>	<b>commercial lease of Time To Kiln, LLC; personally guaranteed; amount shown is through end of lease</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>65,400.00</b>
Account No.			<b>additional notice</b>				
<b>Katz Properties, Inc.</b> <b>c/o Atty. David M. Sengstock</b> <b>10150 W. National Ave.; Ste. 390</b> <b>Milwaukee, WI 53227</b>		<b>C</b>					<b>0.00</b>
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>80,628.00</b>



In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>MBNA America Platinum fo Business P.O. Box 15469 Wilmington, DE 19886-5469</b>		<b>C</b>	<b>1998-2004 debt of Time To Kiln, LLC</b>				<b>15,600.00</b>
Account No.  <b>MCI Small Business Service P.O. Box 17890 Denver, CO 80217-0890</b>		<b>C</b>	<b>2004 debt of Time To Kiln, LLC</b>				<b>38.00</b>
Account No.  <b>Retailers National Bank Hudson's P.O. Box 102 Minneapolis, MN 55440-0102</b>		<b>C</b>	<b>2004-2205 charges on revolving credit card</b>				<b>275.00</b>
Account No.  <b>Sam's Club P.O. Box 4596 Carol Stream, IL 60197</b>		<b>C</b>	<b>2002-2005 debt of Time To Kiln, LLC</b>				<b>2,450.00</b>
Account No.  <b>SBC Payment Processing Center Bill Payment Center Saginaw, MI 48663-0003</b>		<b>C</b>	<b>2004 debt of Time To Kiln, LLC</b>				<b>403.00</b>
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>18,766.00</b>

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.  <b>US Bank P.O. Box 790408 Saint Louis, MO 63179-0408</b>		<b>C</b>	<b>2005 debt of Time To Kiln, LLC; possible personal guarantee</b>				<b>4,850.00</b>
Account No.  <b>US Bank Business Loan P.O. Box 79041 Saint Louis, MO 63179</b>		<b>C</b>	<b>1998 debt of Time To Kiln, LLC</b>				<b>9,600.00</b>
Account No.  <b>US Dept. of Education-William D. Ford Direct Student Loan Servicing Direct Loan Payment Center P.O. Box 530260 Atlanta, GA 30353-0260</b>		<b>C</b>	<b>1989-1996 student loans</b>				<b>84,000.00</b>
Account No.  <b>WE Energies 231 W. Michigan St. Milwaukee, WI 53203</b>		<b>C</b>	<b>2004 debt of Time To Kiln, LLC</b>				<b>439.00</b>
Account No.  							

Sheet no. 4 of 4 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**98,889.00**

Total  
(Report on Summary of Schedules)

**267,811.00**

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Nathaniel and Amy Cade  
4411 N. Ardmore Ave.  
Milwaukee, WI 53211**

**7/26/02, post marital agreement**

In re **Nathaniel Cade, Jr.,  
Amy A. Cade**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

---

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

---

In re **Nathaniel Cade, Jr.**  
**Amy A. Cade**

Case No. \_\_\_\_\_

Debtor(s)

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP son son daughter	AGE 3 3 mo. 4
<b>EMPLOYMENT</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>attorney</b>	<b>homemaker/mother</b>
Name of Employer	<b>Michael Best &amp; Friedrich</b>	
How long employed	<b>9 years</b>	
Address of Employer	<b>100 E. Wisconsin Ave. Milwaukee, WI 53202</b>	

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ <b>12,083.33</b>	\$ <b>0.00</b>
Estimated monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>SUBTOTAL</b>	\$ <b>12,083.33</b>	\$ <b>0.00</b>

**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and social security	\$ <b>2,783.00</b>	\$ <b>0.00</b>
b. Insurance	\$ <b>786.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify) <u>See Detailed Income Attachment</u>	\$ <b>221.00</b>	\$ <b>0.00</b>

**SUBTOTAL OF PAYROLL DEDUCTIONS**

\$ <b>3,790.00</b>	\$ <b>0.00</b>
\$ <b>8,293.33</b>	\$ <b>0.00</b>

**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)	\$ <b>0.00</b>	\$ <b>0.00</b>
Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
Social security or other government assistance (Specify) _____	\$ <b>0.00</b>	\$ <b>0.00</b>
Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
Other monthly income (Specify) _____	\$ <b>0.00</b>	\$ <b>0.00</b>

**TOTAL MONTHLY INCOME**

\$ <b>8,293.33</b>	\$ <b>0.00</b>
--------------------	----------------

**TOTAL COMBINED MONTHLY INCOME** \$ **8,293.33** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Nathaniel Cade, Jr.  
Amy A. Cade

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

<u>flex medical</u>	\$ <u>175.00</u>	\$ <u>0.00</u>
<u>life insurance</u>	\$ <u>9.00</u>	\$ <u>0.00</u>
<u>political contribution (mandatory)</u>	\$ <u>37.00</u>	\$ <u>0.00</u>
<u>Total Other Payroll Deductions</u>	\$ <u>221.00</u>	\$ <u>0.00</u>



**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>3,425.00</u>
Are real estate taxes included?	Yes <u>X</u>	No	_____
Is property insurance included?	Yes <u>X</u>	No	_____
Utilities:			
Electricity and heating fuel		\$	<u>275.00</u>
Water and sewer		\$	<u>40.00</u>
Telephone		\$	<u>65.00</u>
Other	<u>See Detailed Expense Attachment</u>	\$	<u>175.00</u>
Home maintenance (repairs and upkeep)		\$	<u>300.00</u>
Food		\$	<u>750.00</u>
Clothing		\$	<u>350.00</u>
Laundry and dry cleaning		\$	<u>80.00</u>
Medical and dental expenses		\$	<u>100.00</u>
Transportation (not including car payments)		\$	<u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>175.00</u>
Charitable contributions		\$	<u>225.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>118.00</u>
Life		\$	<u>0.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>110.00</u>
Other		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<u>0.00</u>
Other	<u>student loans</u>	\$	<u>1,070.00</u>
Other	<u>401(k) loan</u>	\$	<u>784.00</u>
Other	<u>GE Capital</u>	\$	<u>150.00</u>
Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other	<u>See Detailed Expense Attachment</u>	\$	<u>705.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	<u>9,097.00</u>

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<u>N/A</u>
B. Total projected monthly expenses		\$	<u>N/A</u>
C. Excess income (A minus B)		\$	<u>N/A</u>
D. Total amount to be paid into plan each	_____	\$	<u>N/A</u>
	(interval)		

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>cable/internet</u>	\$	<u>95.00</u>
<u>cellular phone (work related; unreimbursed)</u>	\$	<u>80.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>175.00</u>

**Other Expenditures:**

<u>diapers/wipes/baby formula</u>	\$	<u>200.00</u>
<u>haircuts/personal grooming</u>	\$	<u>100.00</u>
<u>childcare</u>	\$	<u>150.00</u>
<u>cleaning</u>	\$	<u>125.00</u>
<u>parking</u>	\$	<u>130.00</u>
<u>Total Other Expenditures</u>	\$	<u>705.00</u>

United States Bankruptcy Court  
Eastern District of Wisconsin

In re Nathaniel Cade, Jr.  
Amy A. Cade

Debtor(s)

Case No.  
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date

6/1/05

Signature

  
Nathaniel Cade, Jr.  
Debtor

Date

6.1.05

Signature

  
Amy A. Cade  
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Eastern District of Wisconsin

In re **Nathaniel Cade, Jr.**  
**Amy A. Cade**

Debtor(s)

Case No.  
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$60,416.00	2005 \$60,416, Nathaniel's wages through 05/31/05;
\$115,034.00	2004 \$120,226, Nathaniel, wages, \$560, Amy, wages, (-\$5,752), capital loss from business;
\$119,049.00	2003 \$113,218, Nathaniel, wages, \$5,831, Amy, wages;

## 2. Income other than from employment or operation of business

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$-5,554.00**

SOURCE  
**2004**  
**\$1, interest,**  
**\$13, dividends,**  
**\$1,493, refunds,**  
**(-\$8,508), depreciation of business property,**  
**\$1,447, qualified 529 plan;**

**\$1,793.00**

**2003**  
**\$27, interest,**  
**\$1,697, refunds,**  
**\$69, capital gain (stock).**

## 3. Payments to creditors

None  
☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

**None other than those in the ordinary  
course of the debtors' financial affairs.**

None  
☒

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None  
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER  
**Katz Properties, Inc. v. Amy  
Cade and Nathaniel Cade,  
Jr., 05CV002923**

NATURE OF PROCEEDING  
**seeks money judgment  
based on breach of lease by  
Time To Kiln, LLC and Amy  
Cade's personal guaranty of  
that lease**

COURT OR AGENCY  
AND LOCATION  
**Milwaukee County Circuit  
Court**

STATUS OR  
DISPOSITION  
**summons & complaint filed,  
4/15/05**

None  
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF  
PROPERTY

### 5. Repossessions, foreclosures and returns

None  
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

### 6. Assignments and receiverships

None  
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

None  
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

### 7. Gifts

None  
☐

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. Monica's Catholic Church Whitefish Bay, WI		over the last 12 months	\$1,300
United Way Milwaukee, WI		over the last 12 months	\$1,200
United Performing Arts Fund Milwaukee, WI		over the last 12 months	\$500
Patricia Cade Jamaica	Nathaniel's mother	over the last 12 months	\$2,000

### 8. Losses

None  
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------



**9. Payments related to debt counseling or bankruptcy**None  
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Lanser Law Office Mezzanine Suite 140 205 East Wisconsin Avenue Milwaukee, WI 53202</b>	<b>4/29/05</b>	<b>\$2,500 plus \$209 filing fee</b>

**10. Other transfers**None  
☐

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Patrick &amp; Carol Bivins 5045 N. Kent Ave. Milwaukee, WI 53217</b>	<b>11/12/04</b>	<b>sale of homestead located at 5045 N. Kent Ave., Whitefish Bay, WI 53217; sale price \$258,710; no net proceeds to debtors</b>

**11. Closed financial accounts**None  
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

**12. Safe deposit boxes**None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

**13. Setoffs**None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

FILE #: 049363  
SELLER: Nathaniel Cade, Jr. and Amy A. Cade  
BUYER: Patrick Bivins and Carol Bivins  
PLACE: Coldwell Banker  
2510 East Capitol Drive  
Shorewood, Wisconsin 53211  
(414) 964-9000 ext.-  
Fax:

DATE: November 12, 2004  
TIME: 10:30 AM

PROPERTY: 5045 North Kent Avenue  
Whitefish Bay, Wisconsin  
53217-5521

REVISED STATEMENT NO: 2

1. CHARGE BUYER:  
Purchase Price: ..... 258,710.00  
  
258,710.00
2. CREDIT BUYER:  
Taxes based on (2003 Tax (\$4,910.09) X 105% = \$5,155.59) 4,451.27  
Water/Sewer prorated - \$137.92 from 3/1/2004 to 7/1/2004 - prorated 7/2/2004 to 11/11/2004 149.13  
  
4,600.40
3. BALANCE DUE SELLER ..... 254,109.60
4. CHARGE BUYER'S EXPENSES:
5. CREDIT DOWN PAYMENT: ..... 2,000.00
6. TOTAL DUE AT CLOSING: ..... 252,109.60

Note: This does not include any closing or other charges associated with your financing. Please contact your lending institution for any additional amount due at closing.

It is agreed that Seller obtain and pay any final utility and service bills not prorated on this statement. Buyer agrees to pay for remaining portion of oil based on reading obtained at the time of closing. Seller warrants that, unless otherwise indicated below, there have been no changes to the information set forth on the Seller's Real Estate Condition Report relative to subject property dated: 7/29/2004  
Buyer and Seller acknowledge delivery, receipt and acceptance of the Seller Condition Report in compliance with Wisconsin Chapter 709.

THIS STATEMENT IS ACCEPTED AS CORRECT: November 12, 2004

Buyer:   
Patrick Bivins

Buyer:   
Carol Bivins

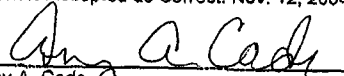
#### SETTLEMENT WITH SELLER

7. BALANCE DUE SELLER: (from line 3 above) ..... 254,109.60
8. CHARGE SELLER:  
Title Evidence: Heritage Title Services, Inc. MG-180442-0 825.00  
Brokerage Commission: Shorewest, REALTORS\* 9,043.56  
Coldwell Banker Resi - E. Capitol Drive 6,209.04  
State transfer fee 776.40  
Chase Manhattan Mortgage Corp. (+3 Days @ 25.94) 191,067.62  
Mortgage Lenders Network USA (+3 Days @ 14.63) 66,367.75  
Shorewest Realtors-Express mail payoffs 20.00  
  
274,299.37
9. NET PROCEEDS DUE SELLER: ..... \$20,189.77  
Amount due on Line 9 to be in the form of Cashiers check or Certified funds made payable to seller.

\*Check to Shorewest Realtors to be minus the down payment.

Seller:   
Nathaniel Cade, Jr.

This Statement is Accepted as Correct: Nov. 12, 2004

Seller:   
Amy A. Cade

Broker: 

CLOSING COORDINATOR, Laura Morgese (262) 827-4111 ext.- 213

**14. Property held for another person**None  
☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Callie A. Cade</b> c/o Nathaniel Cade, Jr. Shorewood, WI	<b>Edvest College Savings Program, \$1,900</b>	
<b>Stone C. Cade</b> c/o Nathaniel Cade, Jr. Shorewood, WI	<b>Edvest College Savings Program, \$1,940</b>	
<b>Max Cade</b> c/o Nathaniel Cade, Jr. Shorewood, WI	<b>Edvest College Savings Program, \$590</b>	

**15. Prior address of debtor**None  
☐If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>5045 N. Kent Ave.</b> <b>Whitefish Bay, WI 53217</b>		<b>August 1999-July 2004</b>

**16. Spouses and Former Spouses**None  
☒If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  
☒

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  
☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18. Nature, location and name of business**

None  
☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Time To Kiln, LLC		c/o Nathaniel Cade, Jr. 4411 N. Ardmore Ave. Shorewood, WI 53211	paint your own pottery studio; Nathaniel 50% membership; Amy 50% membership	1997-2004

None  
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  
☒

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None  
☒

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None  
☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**None  
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

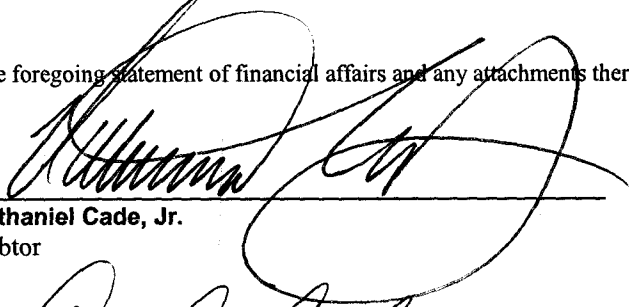
TAXPAYER IDENTIFICATION NUMBER

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

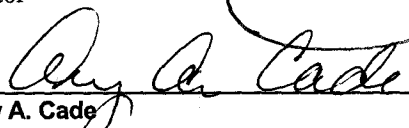
Date June 1, 2005

Signature

  
Nathaniel Cade, Jr.  
Debtor

Date June 1, 2005

Signature

  
Amy A. Cade  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571



**United States Bankruptcy Court  
Eastern District of Wisconsin**

In re **Nathaniel Cade, Jr.  
Amy A. Cade**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,500.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify): **Debtors are being charged hourly against retainer shown.**

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]  
**Negotiations with secured creditors and preparation and filing of reaffirmation agreements as needed;  
preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions, adversary proceeding or post-discharge satisfactions of judgment due to discharge in bankruptcy.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: June 1, 2005

  
\_\_\_\_\_  
**Bruce A. Lanser  
LANSER LAW OFFICE  
Mezzanine Suite 140  
205 East Wisconsin Avenue  
Milwaukee, WI 53202  
414/272-5700 Fax: 414/272-5799**